

Information to identify the case:Debtor 1: **Amoreena D Kokenes**

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-6654

EIN: --_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --_-----

United States Bankruptcy Court: Northern District of Illinois

Date case filed for chapter: 13 2/18/25

Case number: 25-02377

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amoreena D Kokenes	
2. All other names used in the last 8 years	aka Amoreena Dunaway-O'Barr	
3. Address	250 Victoria Lane Elk Grove Village, IL 60007	
4. Debtor's attorney Name and address	John P Carlin Suburban Legal Group PC 1305 Remington Road; Suite C Schaumburg, IL 60173	Contact phone 847-843-8600 Email: jcarlin@suburbanlegalgroup.com
5. Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/19/25

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

March 12, 2025 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Zoom video meeting. Go to
Zoom.us/join, Enter Meeting ID 647 557
0506, and Passcode 7038866130, OR
call 1-872-201-1128**

For additional meeting information, go to www.justice.gov/ust/moc.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 5/12/25

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 4/29/25

Deadline for governmental units to file a proof of claim:

Filing deadline: 8/18/25

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/3/25 at 10:30 AM , Location: Courtroom 744, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 329 5276 and passcode 433658.

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

United States Bankruptcy Court
Northern District of Illinois

In re:
Amoreena D Kokenes
Debtor

Case No. 25-02377-TAB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Feb 19, 2025

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:

Recip ID	Recipient Name and Address
db	+ Amoreena D Kokenes, 250 Victoria Lane, Elk Grove Village, IL 60007-4264
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31287173	+ Beerman LLP, 161 North Clark Street, Suite 3000, Chicago, IL 60601-3346
31287174	Capital 1 Bank, PO Box 60511, City of Industry, CA 91716-0511
31287175	Capital One, P.O. Box 60024, City Of Industry, CA 91716-0024
31287181	+ Discover, 16625 Park Row, Houston, TX 77084-5018
31287190	+ Synch, PO BOX 965018, Orlando, FL 32896-5018

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jcarlin@suburbanlegalgroup.com	Feb 20 2025 00:17:00	John P Carlin, Suburban Legal Group PC, 1305 Remington Road; Suite C, Schaumburg, IL 60173
tr	+ Email/Text: bncnotice@chicagoch13.com	Feb 20 2025 00:17:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
31287171	^ MEBN	Feb 20 2025 00:13:18	Asset Recovery Solutions, 2200 E. Devon Ave, Suite 200, Des Plaines, IL 60018-4501
31287172	+ EDI: TSYS2	Feb 20 2025 04:57:00	Barclays Bank Delaware, Att: collections dept, P.O. Box 8833, Wilmington, DE 19899-8833
31287176	+ EDI: CITICORP	Feb 20 2025 04:57:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
31287179	Email/Text: correspondence@credit-control.com	Feb 20 2025 00:18:00	Credit Control, LLC, 3300 Rider Trail S., Suite 500, Earth City, MO 63045
31287180	Email/Text: customercareus@creditcorpsolutionsinc.com	Feb 20 2025 00:17:00	Credit Corp Solutions, 121 West Election, Suite 200, Draper, UT 84020
31287174	EDI: CAPITALONE.COM	Feb 20 2025 04:57:00	Capital 1 Bank, PO Box 60511, City of Industry, CA 91716-0511
31287175	EDI: CAPITALONE.COM	Feb 20 2025 04:57:00	Capital One, P.O. Box 60024, City Of Industry, CA 91716-0024
31287177	Email/Text: comedbankruptcygroup@exeloncorp.com	Feb 20 2025 00:20:00	Com Ed, Bill Payment Center, Chicago, IL 60668-0001
31287178	+ EDI: WFNNB.COM	Feb 20 2025 04:57:00	Comenity, Po Box 182273, Columbus, OH 43218-2273
31287182	^ MEBN	Feb 20 2025 00:12:35	Heavner, Scott, Beyers & Mihlar, PO Box 740, Decatur, IL 62525-0740
31287183	Email/Text: rev.bankruptcy@illinois.gov	Feb 20 2025 00:19:00	Illinois Department of Revenue, P.O. Box 64338,

		Chicago, IL 60664	
31287184	EDI: IRS.COM	Feb 20 2025 04:57:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
31287186	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 00:37:49	Lvnv Funding, PO Box 740281, Houston, TX 77274-0281
31287187	+ Email/Text: bankruptcy@marinerfinance.com	Feb 20 2025 00:18:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
31287188	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 20 2025 00:17:00	Mercury FBT, PO Box 84064, Columbus, GA 31908-4064
31287189	Email/Text: bankrupt@aglresources.com	Feb 20 2025 00:17:00	Nicor, PO Box 310, Aurora, IL 60507-0310
31287190	+ EDI: SYNC	Feb 20 2025 04:57:00	Syncb, PO BOX 965018, Orlando, FL 32896-5018
31287191	^ MEBN	Feb 20 2025 00:14:01	Telecom Self-reported, PO Box 4500, Allen, TX 75013-1311
31287192	+ Email/Text: accountservicing@trueaccord.com	Feb 20 2025 00:18:00	Trueaccord, 16011 College Blvd, Suite 130, Lenexa, KS 66219-9877
31287193	^ MEBN	Feb 20 2025 00:13:23	Velocity Investments, LLC, PO Box 788, Belmar, NJ 07719-0788

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
31287185		Jim Cunningham
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpregion11.es.ecf@usdoj.gov
John P Carlin	on behalf of Debtor 1 Amoreena D Kokenes jcarlin@suburbanlegalgroup.com suburbanlegalgroup@iamthewolf.com
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

District/off: 0752-1
Date Rcvd: Feb 19, 2025
TOTAL: 3

User: admin
Form ID: 309I

Page 3 of 3
Total Noticed: 26